

## DETERMINANT FACTORS AFFECTING ONLINE SHOPPING ADOPTION IN DELHI/NCR

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### ABSTRACT

*On-line shopping has seen an unprecedented growth globally, which also opens up new business avenues for stakeholders such as online retailers, e-commerce business platforms, banks and internet service operators. As per "India's Digital Leap-The Multi Trillion Dollar Opportunity" a report by Morgan Stanley, India's on-line shopping is expected to grow at an annual rate of 30% to reach about \$200 billion for gross merchandise value by year 2026. Online shoppers in India are expected to grow from 14% of total internet base in 2016 to about 50% in 2026. Seeing this significant growth, the objective of the research paper is to identify and assess the factors influencing the adoption of online shopping and behavioral intention of online shoppers in Delhi/NCR, for which Exploratory, Descriptive and Causal research design has been adopted. This study had validated UTAUT model.*

**KEYWORDS:** Online Purchase Intention, UTAUT Model, Perceived Risk & Perceived Trust

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### INTRODUCTION

In recent times, India has surged ahead to become the world's fastest growing e-commerce market, driven by healthy investment in this sector and rapid increase in the number of internet users. As per the statistical records generated by the 'E-Commerce Foundation' (2016), the sale of physical goods via digital channels in India amounted to 16.07 billion U.S. dollars in revenues. This is projected to increase further to 52.301 billion U.S. dollars in revenue by 2022. Coupled with that, there are over 460 million internet users, and India is stated to be the second largest online market, ranked only behind China. By 2021, it is expected that there will be about 635.8 million internet users in India.

This unprecedented rapid growth and penetration of the Internet has altered the typology and behavioral patterns of Indian shoppers. These shoppers tend to purchase products/services from the e-retailers and search product information from the Internet. Vijayasathy, L. R. and J. M. Jones (2001) assert that online shopping presents different shopping experiences, even when the same products are purchased. Through the internet, shoppers interact in a virtual environment via the website interface. Therefore, online shopping is perceived to be more risky and therefore, trust and risk play prominent roles in online transaction (Pavlou, 2003). The enormous advantages offered by electronic shopping stimulate corporate managers, marketing departments and retailers to offer their products through websites to attract the largest number of shoppers, not only to local markets, but also globally. The objective of this study is primarily to identify the relevant factors influencing the adoption of on-line shopping in Delhi/NCR. This research adopts a Unified Theory of Acceptance and Use Technology (UTAUT)

model. The constructs used in the original UTAUT model are: performance expectancy, effort expectancy, and social influence, computer self-efficacy and behavioural intention. The proposed additional constructs for this research are perceived trust and perceived risk.

## LITERATURE REVIEW

Consumer's intention to buy online has been defined as the likelihood that a consumer plans to buy online in the near future. In general, purchase intention has been described as the extent to which a consumer is likely to make purchases at present and in the future.

Intentions are regarded as a suitable proxy of actual behaviour when it is not possible to measure such outcomes (Bianchi & Andrews, 2012). In some other studies researchers have measured purchase intention as the preference for an online merchant in a continuum between a digital storefront and an e-market place (Hong, 2015). However, it can be defined as a future plan to purchase online. Online purchasing behaviour is manipulated by different actors, which influence the intention to purchase.

There are several studies focused on online shopping intention but, many unexplored factors can be identified regarding online purchasing intention (Cha 2011). Most of the research studies explore few sets of variables at a time due to time constraints (Javadi et al. 2012; Kim et al. 2010; Ozen & Engizek 2014).

Samadi, Behrang & Tran My Loan, Kae & Yin-Fah, Benjamin. (2015) in their study aimed to examine the correlation among perceived benefits, perceived risks and perceived website quality towards online purchasing intention with one of the online store in Singapore. The study used online questionnaire survey to collect 180 completed responses of male and female Singaporean aged 20 and above. The findings showed that there was a significant correlation between perceived benefits, perceived website quality and online purchasing intention while there was no significant correlation between perceived risks and online purchasing intention.

Yeoh et al. (2015) investigate the impact of consumers' embedded cultural models on post-recovery satisfaction, loyalty and word-of-mouth. The results revealed significant relationships between relational and utilitarian cultural types and post recovery loyalty and word-of-mouth, so these could also be called as important factors of online shopping.

Chaing and Dholakia (2014) carried out a study in which they examined the purpose the customer to purchase goods online during their shopping. Mainly there are three variable in their study those affects the consumer to purchase online or to go offline. Those are the accessibility features of the shopping sites, the type of the products and their characteristic, and the actual price of the product. The study revealed that the accessibility and the convenience of the shopping sites create the intention in the customer to purchase or not. When there are difficulty faced by a consumer to purchase online then the customer switch to the offline shopping for the purchase behaviour and the consumer face difficulty in offline purchasing then they go to the online purchasing. After relating both the medium of shopping the consumer said that the online shopping is more convenient for them and gives more satisfaction which inspires the consumer to purchase online in the internet.

Jiradilok (2014) et al investigated upon customer satisfaction that leads to online purchase intention for all online users, conversant online purchasers and new online purchasers. The study revealed that people mostly value assurance and empathy as the most important dimensions. This finding was applicable for both types of internet users that are users with knowledge in purchasing and users with no experience in purchasing.

Cheema (2013) et al studied factors that manipulate online shopping intentions. The findings disclose that apparent ease of use and supposed enjoyment are the factors that affect online shopping purpose. Unexpectedly, the effect of supposed usefulness was not noteworthy on online shopping intention

Yin Fah et al (2013) studied differences in shopping orientation and its association with the online purchase purpose among university students. Respondents' regularity of online purchasing was completely related to the occurrence of online browsing. Of the five types of shopping orientations, convenience category of shopping orientation had the strongest relation to the online purchasing purpose.

Hill et al. (2013) uncovered two online shopping motivations for an adolescent sample in United States which are online shopping enjoyment motivation and online shopping value motivation. The three segments identified on the basis of online shopping motivations are internet conqueror, virtual pragmatist and recreational shopper. The recreational shopper likes to shop online and reports the highest level of online shopping enjoyment; virtual pragmatists are least likely to purchase online and internet conqueror reports lower online shopping enjoyment.

Gehrt et al. (2012) identified four shopping orientations in the Indian market place which are value orientation, quality with convenience orientation, recreational orientation and reputation with convenience orientation. The three shopping orientation segments identified on the basis of shopping orientations are value singularity segment, quality at any price segment and reputation/ recreation segment. Members of the value singularity segment consisting of older people were least likely to make online purchases. The quality at any price segment with young professionals had the highest propensity to purchase products online. The members of the reputation/recreation segment consisted of young members who were interested in acquiring brands and derived enjoyment from the act of shopping.

Phang et al (2010) investigated the effects of the demographic variables of age, gender, education and income based on the theories of media sincerity and consumer trait and attachment. They concluded that e-commerce marketers must recognize consumer's fundamental shopping motivations and needs in order to successfully satisfy them. They establish that demographic variables as such don't impact the client intention of what they want to purchase as most of the times they do surfing and then compare the prices with offline stores.

Kwek et al (2010) identified the determinants of the customer online purchase objective. They found that urged purchase intent, quality orientation, brand name orientation and convenience orientation are completely related to the customer online purchase goal. It was also discovered that ease of buying orientation is the most vital contributor to the online purchase purpose.

Hahn and Kim (2009) examined the influence of consumer trust and perceived internet confidence on consumer apparel shopping intention through internet or the online retailer operated by a multi-channel retailer. A total of 261 students in a large US Midwestern University participated in the paper based survey and provided usable responses. Structural equation based modelling was used to test hypothesis. They found that the consumer trust in an online retailer was a significant predictor of perceived internet confidence and search intention for product information through internet retailer. Search intention for product information through the online store and perceived internet confidence were significant and strong predictors of consumer's behavioral intention towards the online shopping. The findings of this study suggest that the retailer of offers an internet channel as part of multi-channels, retail strategy and provide consistent service throughout their various channels.

Liu et.al (2008) addressed an empirical study on Chinese customers for shopping online. They proposed a model of satisfaction process in the e-commerce environment. The research work was limited to single country and may not be directly applicable to western countries. The outcome of this study shows that customers services are strongly, predictive of online shopping customer satisfaction. Further delivery and customer service is very important role in Chinese market. The wide range of commodities and competitive price is important, because online customer can compare the price in one click. Detailed and complete product information should be given because buying decision is only made with the decision available online. The first impression is the design of website, its content. This can improve customer satisfaction. Web site transaction capability is necessary element to complete a transaction. Continence and easy to use function can save time and improve satisfaction. Finally, security and privacy becomes spotlight in their findings because ID authentication while making online transaction and credit system is not available in china.

In their study on Indian consumers, Thamizhvanan and Xavier (2013) tried to understand the determinants of online customers' purchase intention to decipher what is important to the Indian online customer. This paper attempts to identify the determinants of online purchase intention among youth in the Indian context. The study found that impulse purchase orientation positively affected consumer's online purchase intentions whereas quality and brand orientation had no significant effect. Males were found to have more intention to shop online than females.

Vijayasathya (2003) stated that Shopping orientations are helpful in the study of patronage performance, including store faithfulness, brand reliability, in-home shopping, and out-shopping. Product types, based on the price tag and tangibility, do not have a moderating influence on the relationship between shopping orientations and intentions to shop using the Internet, but do have a direct effect on the latter.

Brown et al (2003) stated that in spite of the prevalent belief that Internet shoppers are mainly motivated by convenience, the authors showed empirically that consumer's primary shopping orientations had no considerable impact on their inclination to purchase products online. Factors that were more likely to control purchase intention included product type, previous purchase, and, to a smaller extent, gender.

## **PROBLEM STATEMENT**

As discussed above, the widespread proliferation of e-commerce has transformed the shoppers purchase behaviour, mainly preset in the stages of information search, evaluation and purchase decision behaviour. This stems from the unique influence exerted by shopper's perception of online shopping, level of technological acceptance, perceived risk and trust in online shopping, along with the reinforcement of the marketing stimuli(e-retailer's website design, features and quality delivery) creating altogether 'new shopping experience' distinct from the traditional store shopping behaviour. Contrary to the traditional bricks-or-mortar retail shopping, online shopping behaviour and styles is unique with different expectations from the consumer's perspective. So, it is imperative to explore and understand the determinants influencing the adoption of online shopping and purchasing intention. With a good understanding of this, the e-retailers will be able to devise effective and efficient strategies to attract new and retain the existing online shoppers. The marketing literature is replete with the studies on online shopping styles and behavioural aspects in the west but scant studies exist in the context of developing nations. This is the driving force behind this study to understand the determinant factors affecting online shopping adoption in Delhi/NCR.

## RESEARCH QUESTIONS & OBJECTIVES

This study intends to find the determinant factors that influence the likelihood of adoption of on-line shopping in Delhi/NCR.

In this context, the following objectives are stated that underline the research study, as:-

- To assess the applicability of the UTAUT model in order to ascertain the determinant factors affecting the adoption of on-line shopping in Delhi/NCR
- To examine the relative impact of the major determinant factors on the Behavioural Intention of online shoppers in Delhi/NCR.

## THEORETICAL FRAMEWORK & BACKGROUND OF THE STUDY

In essence, this research study draws upon the evaluation and applicability of the Unified Theory of Acceptance and Use Technology (UTAUT) in the context of inline shoppers in Delhi/NCR.. The constructs used in this model are: Performance Expectancy, Effort Expectancy, Social Influence, Computer Self-efficacy, and Behavioural Intention. Apart from these constructs, the 2 additional constructs developed for this study are Perceived Trust and Perceived risk

### Research Model

The UTAUT is the most recent adoption model that explains the main determinants of user acceptance and usage behaviour related to the adoption of the new technology.

Venkatesh, V., Morris, M.G., Davis, G.B., and Davis, F.D. (2003) suggested that IS or IT researchers have a choice of models and thus tend to ignore some models while favouring others; In doing so they create a “need for a synthesis in order to reach a unified view of users’ technology acceptance.” They compared and reviewed eight dominant models that have been used to explain technology acceptance behaviour. These included TRA, TPB, TAM, combined TAM - TPB, DOI, SCT, MM, and MPCU.

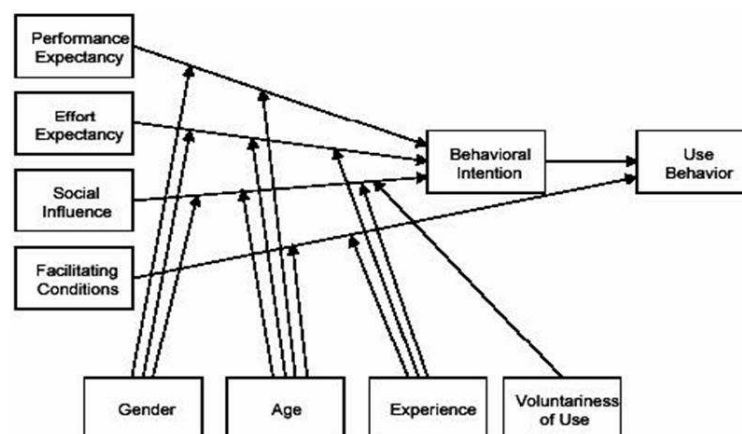


Figure 1: The Unified Theory of Acceptance and Use of Technology

(Source: Venkatesh, V., Morris, M.G., Davis, G.B., and Davis, F.D. (2003))

The constructs of the UTAUT model, as used in this study is discussed in the following section

## Research Model Constructs

The following sections review the constructs of the UTAUT model (i.e. Independent variables) that has been used in this study to examine the factors impacting the usage and adoption of online shopping mode, as:-

### Performance Expectancy (PE)

Performance expectancy is defined as the degree to which an individual believes that using the system will help him/her to improve job/activity performance. The five constructs that pertain to performance expectancy are:

- Perceived usefulness
- Extrinsic motivation
- Job-fit
- Relative advantage, and
- Outcome expectations

### Effort Expectancy (EE)

Effort expectancy is defined as the degree of ease associated with the use of the system. The three criteria underlying this construct are as:-

- Perceived ease of use, and
- Complexity, and

### Social Influence (SI)

Social influence is defined as the degree to which an individual perceives that it is important that others believe he or she should use the new system. Social influence is construed as a direct determinant of behavioural intention and is represented by:-

- Subjective norm
- Social factors, and
- Image

### Computer Self-Efficacy (SE)

Self-efficacy is the belief that one has the capability to perform a specific task (Bandura, A., 1997). According to (Compeau, D.R. and Higgins, C.A., 1995) computer self-efficacy is defined as the judgement of one's ability to use a computer.

### Behavioural Intention (BI)

For this study, the behavioural intention (Dependent variable) is the adoption or use of e-shopping.

Apart from these constructs as per the UTAUT model, the 2 additional constructs developed for this study are as:-

### Perceived Risk

Perceived risk is commonly defined as the uncertainty of possible negative outcomes when using a product or service. It has been formally defined as a combination of “*uncertainty plus seriousness of outcome involved*” (Bauer, R.A. and Cox, D.F. (1967) and the expectation of losses associated with purchase. Perceived risk inhibits purchase behaviour (Peter, J.P. and Ryan, M.J., 1976)

This study has taken into consideration two major categories of perceived risk:

- **Perceived Risk with Products/Services (PRP):** Lee, D., Park, J., and Ahin, J., 2000 defines perceived risk as the overall amount of uncertainty or anxiety supposed by a consumer towards a particular product/service when the consumer purchases on-line.
- **Perceived Risk in the Context of On-line Transactions (PRT):** Lee, D., Park, J., and Ahin, J., 2000 defines perceived risk in the context of on-line transactions (PRT) as a possible transaction risk that consumers can face when exposed to e-commerce.

### Perceived Trust

Kimery and McCard (2002) define trust as shoppers’ willingness to accept weakness in an online transaction based on their positive expectations regarding future online store behaviour.

Jarvenpaa and Tractinsky (1999) and Gefen and Straub (2004) assert that the higher the degrees of consumers’ trust, the higher degree of consumers’ purchase intentions of consumers. Dimensions of online trust include

- Security,
- Privacy and
- Reliability

**The Demography Factors (DF)** that has been included in this study include:-

- Age
- Gender, and
- Education

In backdrop of this theoretical framework, the following research hypotheses can be proposed for this study

### Research Hypotheses

As stated above, the research hypotheses have been mainly derived from the original model (UTAUT) in addition to the Perceived Risk and Perceived Trust to evaluate the determinants impacting the online shopping adoption in Delhi/NCR. The research hypotheses for this study are stated as:-

**H1:** There is a statistically significant relationship between Performance Expectancy of on-line shopping and Behavioural Intention

**H2:** There is a statistically significant relationship between Effort Expectancy of on-line shopping and

### Behavioural Intention

**H3:** There is a statistically significant relationship between Social Influence (SI) and Behavioural Intention

**H4:** There is a statistically significant relationship between Computer Self-Efficacy (SE) of on-line shopping and Behavioural Intention

**H5:** There is a statistically significant relationship between Perceived Trust in on-line shopping and Behavioural Intention

**H6:** There is a statistically significant relationship between Perceived risk in on-line shopping and Behavioural Intention

## RESEARCH METHODOLOGY

### Research Design

Research design is defined as the framework or blueprint for conducting the market research project (Malhotra & Dash, 2013). In the present study 'Exploratory' cum 'Descriptive' cum 'Causal' research design was adopted to present a comprehensive exploration and evaluation of the determinants affecting online shopping adoption leading to their purchase intention. The exploratory research primarily involved searching and exploring the various adoption constructs from the existing literature. As for the causal aspect, this study entailed ascertaining the impact of all the identified constructs on the 'online shopping intention' of shoppers in Delhi/NCR.

### Sampling Methodology

For this study, Non-probability Convenience sampling technique was used as the most suitable sampling technique, as in majority of the consumer related studies. The sample size for the study constituted of 286 respondents from whom an e-response was elicited. So, nearly 350 questionnaires were distributed online to the shoppers, keeping in mind that the response rate should be above 75% from the usable questionnaires. The sample for this research study was confined to the online shoppers spread out in 5 metropolitan areas of Delhi/NCR, namely New Delhi, Faridabad, Gurugram, Noida and Greater Noida. This study will target only those shoppers who have shopped online in the past three months.

### Types of Data

Both Primary and Secondary data was utilized to arrive at the results of this study. Primary data was collected afresh specially for this study from the online shoppers through the questionnaire. They were requested to fill the questionnaire through the google survey forms that was sent to them. In addition, Secondary data also formed the basis of this research study, which was gathered through the available literature on shopping literature from databases like Research gate, Science direct, EBSCO, etc.

### Statistical Techniques

As per the research objective and design this study entails both descriptive statistics (of mean and frequency computations) to explain the demographic profile of the online shoppers in Delhi/NCR. In addition, Multiple regression technique has been to evaluate the impact of the determinant constructs of shopping adoption, as per the UTAUT model and the two new proposed constructs, on Behavioral Intention



## DATA ANALYSIS AND INTERPRETATION

### Demographic Profile of the Online Shoppers in Delhi/NCR

As per this study, the demographic profile of the online shoppers shows an equitable proportion of male( 57%) and female (43% ) online shoppers and majorly the youth (53%) in the age group of 25-30 years who bank upon the internet for their purchases, followed by the mid age group bracket of 31-35 years (23%). The remaining shoppers were in the age group 36-40 years (15%) and above 41 years (9%). With respect to education, it was found in this study that majority of the online shoppers were highly qualified and net savvy i.e Graduates (62%) followed by Post graduates (25%), Doctorates (9%) and others( 4%).So the most important focus group for e-retailers tends to be youngsters who were well qualified probably with a professional degree.

### Impact of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Perceived Trust, Perceived risk and Computer Self-Efficacy (SE) on the Behavioural Intention (BI)

As stated earlier also, this was the main objective of this study was to assess the impact of the constructs on the Behavioural Intention (BI) as per the UTAUT model along with the two additional constructs developed for this study, i.e. Perceived Trust, Perceived risk.

For this, Regression analysis is conducted on these 6 determinant factors to understand their relative impact on the Behavioural Intention (BI). Regression Analysis provides us with the equation which describes a statistical relation between one or more predicted variable and response variable. In this case, the Behavioural Intention (BI)is the Dependent variable and the related factors i.e. Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), Attitude toward using technology, Computer Self-Efficacy (SE), and Computer Anxiety (CA) are the Independent Variables.

For this the data was tested for the assumptions of Normality and Homoscedasticity i.e. presence of unequal variances and it was found satisfactory, as shown in the figures below:-

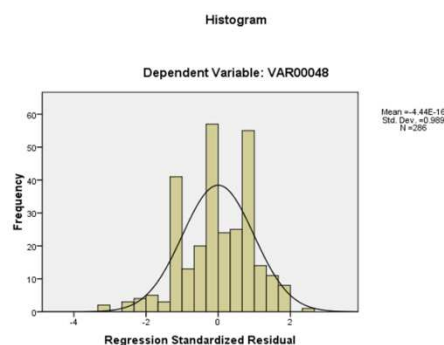


Figure 1: Normality

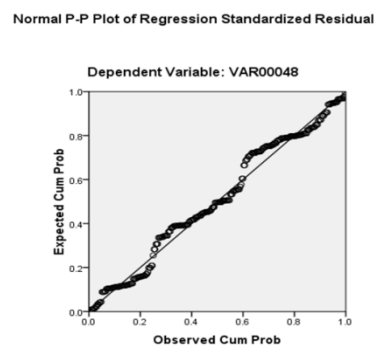


Figure 2: Homoscedasticity

## RESULTS OF REGRESSION ANALYSIS

The results of the regression prove that the factors tend to be significant predictors of Behavioural Intention with an  $R^2$  value of 55.9%. The ANOVA table also shows a significant probability value ( $p = .000$ ), as given below

Table 1: Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.754 <sup>a</sup>	.568	.559	.52990	1.624
a. Predictors: (Constant), Performance Expectancy, Effort Expectancy, Perceived Trust, Perceived risk, Social Influence, computer Self efficacy					
b. Dependent Variable: Behavioural Intention					

Table2: ANOVA<sup>b</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	102.962	6	17.160	61.113	.000 <sup>a</sup>
Residual	78.342	279	.281		
Total	181.304	285			

Table 3: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.706	0.198		3.566	0		
	Performance Expectancy	0.041	0.023	0.286	1.807	0.032	0.682	1.467
	Effort Expectancy	0.064	0.032	0.122	2.035	0.043	0.43	2.328
	Perceived Trust	0.465	0.033	0.506	14.124	0	0.62	1.612
	Social Influence	0.004	0.029	0.008	0.142	0.887	0.436	2.295
	Perceived risk	-0.09	0.038	-0.123	-2.338	0.02	0.562	1.779
	Self-efficacy	-0.05	0.043	-0.056	-1.177	0.24	0.673	1.486

### Interpretation

The results of the Regression analysis reveal that the significant factors impacting Behavioural Intention are Performance Expectancy (PE), Effort Expectancy (EE), Perceived Trust, and Perceived risk. However, the 2 factors i.e. Social Influence and computer Self efficacy ( $p > .05$ ) are not found to have a significant impact on the Behavioural Intention of shoppers in Delhi/NCR.

It can be further interpreted, that Perceived Trust (Beta = 0.506) accounts for the maximum significant variance in Behavioural Intention ( $6, 286 = 61.113, R^2 = .559, p < .05$ ). This is followed by Performance Expectancy (Beta = 0.286) which accounts for variance in Behavioural Intention ( $6, 286 = 61.113, R^2 = .559, p < .05$ ). The factor Effort Expectancy (Beta = 0.122) attributes for a significant variance in Behavioural Intention ( $6, 286 = 61.113, R^2 = .559, p < .05$ ). It is pertinent to note that the factor Perceived risk (Beta = -0.123) is negatively impacting the Behavioural Intention ( $6, 286 = 61.113, R^2 = .559, p < .05$ ) of the online shoppers.

The 2 factors i.e. Social Influence and computer Self efficacy ( $p > .05$ ) do not have a significant impact on the Behavioural Intention of online shoppers in Delhi/NCR.

The linear regression equation model can be drawn up as

### Regression Equation

$$\text{Behavioural Intention} = 0.706 + 0.506 * \text{Perceived Trust} + 0.286 * \text{Performance Expectancy} + 0.122 * \text{Effort expectancy} - 0.123 * \text{Perceived risk}$$

Thus, it can be concluded from this study that the main determinant factors that shape the online shopping behavioural intention of shoppers in the Delhi/NCR in order of importance are Perceived Trust, Performance Expectancy (PE) and Effort Expectancy (EE). Perceived risk is negatively impacting the Behavioural intention of the online shoppers. The factors Social Influence (SI), and computer Self efficacy do not impact the Behavioural Intention (BI) of online shoppers in Delhi/NCR.

### CONCLUSIONS

To summarise, the results of this study conform to the role of the constructs, i.e. Performance Expectancy and Effort Expectancy, along with Perceived Trust and Perceived risk as significant predictors of Behavioral Intention. So, it can be implied that the e-retailers must emphasize on increasing the credibility factors (i.e. Security, trust, and privacy factors) that have a direct bearing on the online shopping intention.

It can also be inferred in this study that in on-line shopping, the retailers must cautiously strike a balance between design features and the utilitarian aspects. Most importantly, the results of the study proved that trust is the most important determinant affecting their online shopping intention. So, trust should be reposed on the shoppers related to a product, payments including personal information shared in the e-retail website. This will ensure their continued relationships and repeat purchases for the e-retailers.

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